

## FightBack 2 Plus Construction

<b>Loan Type</b>	<b>Full Doc</b>
<b>Interest Type</b>	Variable
<b>Rates</b>	<a href="#">Click here</a>
<b>Loan Features</b>	100% Redraw Offset account
<b>Loan Term</b>	Maximum of 30 years.
<b>Loan Purpose</b>	Purchase or refinance of a home or investment property. Business purposes ( some restrictions apply ) Exclusions : Vacant Land
<b>Borrowers</b>	Owner Occupiers or Investors. Available to Individuals, Companies or Trusts
<b>Minimum Loan Amt</b>	\$50,000
<b>Maximum Loan Amt</b>	\$750,000
<b>Minimum Split Amt</b>	\$10,000
<b>Maximum LVRs</b>	<b>90%</b> - Metropolitan only . <b>80%</b> Regional .
<b>Mortgage Insurance</b>	Not Applicable < 80% . Borrower pays > 80% ( can be capitalized )
<b>Repayment Options</b>	Principal & Interest / Interest Only.
<b>Payment Frequency</b>	Monthly
<b>Payment Method</b>	Direct Debit
<b>Additional Repayments</b>	Additional repayments may be made at any time.
<b>Redraw</b>	Redraw available from Offset account up to available limit .
<b>Redraw Fee</b>	Unlimited free redraw via internet banking facilities
<b>Access Options</b>	<b>Post Completion</b> : Internet & Telephone banking access, Visa debit card, BPay, Cheque ( attached to Offset account)
<b>Ongoing Fees</b>	Nil
<b>Processing Fees</b>	\$460
<b>Valuation Fees</b>	\$285
<b>Legal Fees</b>	\$ 385 plus Disbursements
<b>Other</b>	<b>Post Completion</b> :5 free ATM transactions per month – additional ATM transactions \$ 1.50 each. Over the counter transactions at Westpac (coded deposit book required ) incur a \$2 fee .